

**UNITED STATES BANKRUPTCY COURT**

EASTERN DISTRICT OF NEW YORK

In re: RONALD ISBITSKY  
TINA M ISBITSKY  
Debtor(s)

Case No.: 815-73286-LAS

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marianne De Rosa, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/03/2015.
- 2) The plan was confirmed on 01/22/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/18/2016, 11/08/2018.
- 5) The case was completed on 08/14/2020.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 592,591.00.
- 10) Amount of unsecured claims discharged without full payment: 170,730.84.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor:	\$30,033.00
Less amount refunded to debtor:	\$.00

<b>NET RECEIPTS:</b>	<b>\$30,033.00</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through The Plan:	\$2,500.00
Court Costs:	\$.00
Trustee Expenses and Compensation:	\$1,924.81
Other:	\$.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$4,424.81</b>
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Attorney fees paid and disclosed by debtor:	\$2,500.00
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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
AMERICAN EXPRESS CENTURION BANI	Unsecured	2,833.00	3,005.07	3,005.07	377.63	.00
AMERICAN EXPRESS TRAVEL RELATED	Unsecured	NA	650.51	650.51	81.77	.00
AMERICAN MEDICAL COLLECTION	Unsecured	14.69	NA	NA	.00	.00
ARI MEDICAL PC	Unsecured	125.04	NA	NA	.00	.00
BANK OF AMERICA	Unsecured	19,518.00	19,518.80	19,518.80	2,446.57	.00
BANK OF AMERICA	Unsecured	6,567.00	6,567.91	6,567.91	825.35	.00
BIO-REFERENCE LABS	Unsecured	46.26	NA	NA	.00	.00
CAPITAL ONE	Unsecured	1,133.00	1,308.21	1,308.21	164.46	.00
CAPITAL ONE BANK	Unsecured	20,079.00	20,111.93	20,111.93	2,520.93	.00
CENLAR FSB	Secured	50,000.00	49,682.13	49,682.13	.00	.00
CERASTES, LLC	Unsecured	26,738.00	25,905.52	25,905.52	3,247.07	.00
CERASTES, LLC	Unsecured	2,788.00	2,788.41	2,788.41	350.40	.00
CHASE BANK USA, NA	Unsecured	34,442.00	NA	NA	.00	.00

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CHASE BANK USA, NA	Unsecured	543.00	NA	NA	.00	.00
CHASE BANK USA, NA	Unsecured	6,117.00	NA	NA	.00	.00
DISCOVER BANK	Unsecured	7,290.00	7,290.92	7,290.92	916.21	.00
ECAST SETTLEMENT CORP.	Unsecured	11,982.00	11,982.06	11,982.06	1,501.89	.00
ECAST SETTLEMENT CORP.	Unsecured	5,872.00	5,872.42	5,872.42	737.95	.00
ECAST SETTLEMENT CORP.	Unsecured	12,048.00	12,045.79	12,045.79	1,509.88	.00
EMPIRE CITY LABS	Unsecured	801.00	NA	NA	.00	.00
FOUR D LANDSCAPING	Unsecured	853.89	NA	NA	.00	.00
MACYS	Unsecured	2.00	NA	NA	.00	.00
MARRIOTT VACATION CLUB	Unsecured	2,638.78	NA	NA	.00	.00
MID SUFFOLK PEDIATRIC	Unsecured	26.73	NA	NA	.00	.00
MIDLAND FUNDING, LLC	Unsecured	681.00	697.68	697.68	87.71	.00
MIDLAND FUNDING, LLC	Unsecured	10,631.00	10,631.69	10,631.69	1,332.64	.00
MIDLAND FUNDING, LLC	Unsecured	2,811.00	2,924.35	2,924.35	367.49	.00
MIDLAND FUNDING, LLC	Unsecured	1,054.00	1,054.31	1,054.31	132.54	.00
NORMAN E. HAYWOOD DO PC	Unsecured	190.67	NA	NA	.00	.00
NYS DEPT OF TAX & FINANCE	Late Taxes	NA	180.00	180.00	180.00	.00
PORTFOLIO RECOVERY ASSOCS.	Unsecured	185.00	185.41	185.41	23.31	.00
PORTFOLIO RECOVERY ASSOCS.	Unsecured	2,112.00	2,112.73	2,112.73	265.50	.00
QUEST DIAGNOSTICS	Unsecured	129.27	NA	NA	.00	.00
SUBURBAN EXTERMINATING SERVICES	Unsecured	NA	493.56	493.56	62.05	.00
TD BANK NA	Secured	13,944.00	506.21	506.21	506.21	.00
TD BANK NA	Unsecured	7,388.00	7,290.82	7,290.82	916.20	.00
TD BANK USA	Unsecured	313.00	263.02	263.02	33.06	.00

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WELLS FARGO CARD SVS	Secured	7,021.00	7,021.37	7,021.37	7,021.37	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	.00	.00	.00
Debt Secured by Vehicle:	.00	.00	.00
All Other Secured:	57,209.71	7,527.58	.00
<b>TOTAL SECURED:</b>	57,209.71	7,527.58	.00

**Priority Unsecured Payments:**

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00

<b>GENERAL UNSECURED PAYMENTS:</b>	142,881.12	18,080.61	.00
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**Disbursements:**

Expenses of Administration:	\$4,424.81		
Disbursements to Creditors:	\$25,608.19		
<b>TOTAL DISBURSEMENTS:</b>			\$30,033.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 09/30/2020By: /s/Marianne De Rosa

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.